

B1 (Official Form 1)(04/13)

United States Bankruptcy Court
District of New Jersey

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Sawhney, Munish	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-0166	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 1162 River Road Edgewater, NJ	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 07020	ZIP Code
County of Residence or of the Principal Place of Business: Bergen	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

Location of Principal Assets of Business Debtor
(if different from street address above):

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.

Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000	
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	

Voluntary Petition*(This page must be completed and filed in every case)*Name of Debtor(s):
Sawhney, Munish**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X _____
Signature of Attorney for Debtor(s) (Date)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

- ☐ Yes, and Exhibit C is attached and made a part of this petition.
☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Sawhney, Munish

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Munish Sawhney

Signature of Debtor **Munish Sawhney**

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 12, 2015

Date

Signature of Attorney*

X /s/ Richard D. Trenk

Signature of Attorney for Debtor(s)

Richard D. Trenk

Printed Name of Attorney for Debtor(s)

Trenk, DiPasquale, Della Fera & Sodono, P.C.

Firm Name

**347 Mount Pleasant Avenue
Suite 300
West Orange, NJ 07052**

Address

973-243-8600 Fax: 973-243-8677

Telephone Number

October 12, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
District of New Jersey**

In re **Munish Sawhney**

Debtor(s)

Case No.
Chapter

11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Munish Sawhney
Munish Sawhney

Date: October 12, 2015

Certificate Number: 13791-NJ-CC-026347158



13791-NJ-CC-026347158

CERTIFICATE OF COUNSELING

I CERTIFY that on October 11, 2015, at 1:56 o'clock PM EDT, Munish Sawhney received from DebtorWise Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of New Jersey, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt prepayment plan was prepared, a copy of the debt prepayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: October 11, 2015 By: /s/Demeeka Finkley

Name: Demeeka Finkley

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See U.S.C. §§ 109(h) and 521(b).

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court
District of New Jersey**

In re **Munish Sawhney**

Debtor(s)

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Eugene St. Louis 37 Liberty Place Weehawken, NJ 07086	Eugene St. Louis 37 Liberty Place Weehawken, NJ 07086			1,592,837.40
Parker Street Realty LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054	Parker Street Realty LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. Parsippany, NJ 07054	Judgment creditor.	Disputed	1,068,846.60
137-139 Parker Street, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054	137-139 Parker Street, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. Parsippany, NJ 07054	Judgment creditor.	Disputed	978,262.16
78 Mallory Street, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054	78 Mallory Street, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. Parsippany, NJ 07054	Judgment creditor.	Disputed	776,594.24
295 Fairmount Avenue, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054	295 Fairmount Avenue, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. Parsippany, NJ 07054	Judgment creditor.	Disputed	487,630.70
733-735 6th Street, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054	733-735 6th Street, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. Parsippany, NJ 07054	Judgment creditor.	Disputed	423,376.93
Ikval Saggu 22 Meridian Road Suite 8 Edison, NJ 08820	Ikval Saggu 22 Meridian Road Suite 8 Edison, NJ 08820	Loan.		360,000.00
Accent Funding LLC Attn: Ildiko Trien 112 West 56th Street Suite 26 North New York, NY 10019	Accent Funding LLC Attn: Ildiko Trien 112 West 56th Street New York, NY 10019	Loan.		280,000.00

B4 (Official Form 4) (12/07) - Cont.
In re **Munish Sawhney**

Case No. _____

Debtor(s) _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Chander Sharma 659 Victoria Avenue Paramus, NJ 07652	Chander Sharma 659 Victoria Avenue Paramus, NJ 07652	Loan.		260,000.00
James Monaco PO Box 3053 Hoboken, NJ 07030	James Monaco PO Box 3053 Hoboken, NJ 07030	Loan.		235,000.00
Nyburg Properties, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054	Nyburg Properties, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. Parsippany, NJ 07054	Judgment creditor.	Disputed	200,000.00
Ramyeta Deshmukh 230 Via D'Este Delray Beach, FL 33445	Ramyeta Deshmukh 230 Via D'Este Delray Beach, FL 33445	Loan.		100,000.00
Vishesh Chhibber 308B South Oyesterbay Road Syosset, NY 11791	Vishesh Chhibber 308B South Oyesterbay Road Syosset, NY 11791	Loan.		80,000.00
Manish Dahiya 375 South End Avenue #31J New York, NY 10280	Manish Dahiya 375 South End Avenue #31J New York, NY 10280	Loan.		70,000.00
Miranda & Masters, LLC Attn: David Miranda 98 Leonard Street 1R Jersey City, NJ 07305	Miranda & Masters, LLC Attn: David Miranda 98 Leonard Street Jersey City, NJ 07305	Loan.		50,000.00
AM Financial Holdings LLC Attn: Mrugul Patel 1057 Broad Street Bloomfield, NJ 07003	AM Financial Holdings LLC Attn: Mrugul Patel 1057 Broad Street Bloomfield, NJ 07003	Loan.		50,000.00
Riverside Abstract Title c/o Jeffrey Fleischmann, Esq. Law Office of Jeffrey Fleischmann PC 65 Broadway, Suite 842 New York, NY 10006	Riverside Abstract Title c/o Jeffrey Fleischmann, Esq. Law Office of Jeffrey Fleischmann PC New York, NY 10006		Disputed	41,546.37
Jignesh Patel B Hensyn Village Apt. 5B Budd Lake, NJ 07828	Jignesh Patel B Hensyn Village Apt. 5B Budd Lake, NJ 07828	Loan.		25,000.00
American Express 2965 West Corporate Lakes Boulevard Westin, FL 33331-3626	American Express 2965 West Corporate Lakes Boulevard Westin, FL 33331-3626	Credit card debt.		17,981.49

B4 (Official Form 4) (12/07) - Cont.

In re **Munish Sawhney**

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Hilltop Management Co. Attn: David Kramer 1161 East 21st Street Brooklyn, NY 11210	Hilltop Management Co. Attn: David Kramer 1161 East 21st Street Brooklyn, NY 11210	Loan.		17,000.00

**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, **Munish Sawhney**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date **October 12, 2015**

Signature **/s/ Munish Sawhney**

Munish Sawhney

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
District of New Jersey**

In re **Munish Sawhney**

Debtor(s)

Case No.

Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **October 12, 2015**

/s/ Munish Sawhney

Munish Sawhney

Signature of Debtor

137-139 Parker Street, LLC
c/o Sean M. Lipsky, Esq.
Lipsky Portales, P.A.
140 Littleton Road, Suite 103
Parsippany, NJ 07054

295 Fairmount Avenue, LLC
c/o Sean M. Lipsky, Esq.
Lipsky Portales, P.A.
140 Littleton Road, Suite 103
Parsippany, NJ 07054

733-735 6th Street, LLC
c/o Sean M. Lipsky, Esq.
Lipsky Portales, P.A.
140 Littleton Road, Suite 103
Parsippany, NJ 07054

78 Mallory Street, LLC
c/o Sean M. Lipsky, Esq.
Lipsky Portales, P.A.
140 Littleton Road, Suite 103
Parsippany, NJ 07054

7912 River Rd. Apt.
7912 River Road
North Bergen, NJ 07047

Accent Funding LLC
Attn: Ildiko Trien
112 West 56th Street
Suite 26 North
New York, NY 10019

AM Financial Holdings LLC
Attn: Mrugul Patel
1057 Broad Street
Bloomfield, NJ 07003

American Express
2965 West Corporate Lakes Boulevard
Westin, FL 33331-3626

Best Buy Credit Services
PO Box 183195
Columbus, OH 43218-3195

Bloomington
1000 Third Avenue
New York, NY 10022

Chander Sharma
659 Victoria Avenue
Paramus, NJ 07652

Eris Capital
Attn: Peter Aytug
37-18 Northern Boulevard
Suite 417
Long Island City, NY 11101

Eris Capital, LLC
c/o Sean M. Lipsky, Esq.
Lipsky Portales, P.A.
140 Littleton Road, Suite 103
Parsippany, NJ 07054

Eugene St. Louis
37 Liberty Place
Weehawken, NJ 07086

Hilltop Management Co.
Attn: David Kramer
1161 East 21st Street
Brooklyn, NY 11210

Hudsoncross Capital, LLC
3 Pickwick Plaza
Suite 400
Greenwich, CT 06830-5513

Ikval Saggu
22 Meridian Road
Suite 8
Edison, NJ 08820

James Monaco
PO Box 3053
Hoboken, NJ 07030

Jared Galleria of Jewelry
PO Box 740425
Cincinnati, OH 45274-0425

Jignesh Patel
B Hensyn Village
Apt. 5B
Budd Lake, NJ 07828

Manish Dahiya
375 South End Avenue
#31J
New York, NY 10280

Mark Velez
c/o Cindy Nan Vogelmann, Esq.
Chasan Leyner & Lamparello, PC
300 Harmon Meadow Boulevard, 6th Floor
Secaucus, NJ 07094

Mercury Capital Funding, LLC
100 Merrick Road, Suite 504E
Rockville Centre, NY 11570-4880

Michael Steifman
c/o David Meth, Esq.
200 Daniels Way
Suite 240
Freehold, NJ 07728

Miranda & Masters, LLC
Attn: David Miranda
98 Leonard Street
1R
Jersey City, NJ 07305

Nyburg Properties, LLC
c/o Sean M. Lipsky, Esq.
Lipsky Portales, P.A.
140 Littleton Road, Suite 103
Parsippany, NJ 07054

Parker Street Realty LLC
c/o Sean M. Lipsky, Esq.
Lipsky Portales, P.A.
140 Littleton Road, Suite 103
Parsippany, NJ 07054

Radha K. Sawhney
2205 Arterra Court
West Palm Beach, FL 33411-1417

Ramyeta Deshmukh
230 Via D'Este
Delray Beach, FL 33445

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